



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The City of Lincoln's Urban Development Department Strategic Plan establishes a unified vision for community development actions by integrating the economic, physical, environmental, community, and human development in a comprehensive and coordinated fashion.

The goals set forth in this Strategic Plan are in keeping with the overall mission of the U.S. Department of Housing and Urban Development's (HUD) Community Planning and Development Programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), the American Dream Downpayment Initiative (ADDI).

HUD set forth three major statutory goals to be achieved to meet the primary objective of Title 1 of the Housing and Community Development Act of 1974, as amended, the development of viable urban communities. These goals are to:

Provide decent housing by:

- Assisting homeless persons with emergency shelter and affordable (including transitional and permanent) housing;
- preserving the existing housing stock;
- retaining the affordable housing stock;

- increasing the availability of permanent housing that is affordable to low-income persons without discrimination; and
- increasing supportive housing that includes structural features and services to enable persons with special needs to live in dignity.

Provide a suitable living environment by:

- Improving the safety and livability of neighborhoods;
- increasing access to quality facilities and services;
- reducing the isolation of income groups within areas by deconcentrating housing opportunities and revitalizing deteriorating neighborhoods;
- restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and
- conserving energy resources.

Expand economic opportunities by:

- Creating jobs accessible for low- and very low-income persons;
- providing access to credit for community development that promotes long-term economic and social viability;
- providing low-income persons with skills to improve their employability;
- empowering low-income persons to achieve self-sufficiency; and
- providing supportive or service-enriched housing to enable families to work towards self-sufficiency.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

1. Assistance will be directed in the City of Lincoln, primarily the low- to moderate-income areas (LMI) and the Neighborhood Reinvestment Strategy Area (NRSA). Please see the map in the Strategic Plan Additional Files folder.
2. The basis for allocating investments was based on the LMI and NRSA in the City. Priority needs were determined using census data, the Strategic Plan tables, citizen input garnered through the reports from Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center, and the active involvement of the Community Development Task Force and its committees.
3. Obstacles in the community to meeting underserved needs can be economic or financial, political or policy related, physical or geographic, informational or technological, and/or the result of individual behavior or social values and norms. Below are listed some of the obstacles.

- Income or the ability of a household to pay for housing. A related barrier is the lack of budgeting and financial skills of consumers and consumers living beyond their means.
- Cost of housing and land. Developer costs (including land prices, infrastructure development costs, and fees) are the reasons along with the effect of students on house prices.
- Not in My Backyard (NIMBY) attitudes towards affordable housing, including special needs housing, multi-family developments, manufactured homes, and public housing.
- Local regulations (such as zoning, subdivision regulations, and building codes) and other policy (such as property tax rates, tax assessment policy, and development fees) can limit the development or redevelopment of affordable housing or add additional costs.
- Lack of local incentives to build and support affordable housing. Including the lack of funding, soft money, and tax breaks for building affordable housing. Additionally, lack of subsidies (including vouchers and aid for supportive services) for rental housing are a barrier.
- Federal program regulations. Different sets of regulations for various federal and local programs (that at times contradict each other) make funding projects difficult. Additionally, some regulations raise the cost of housing for the consumer, such as lead-based paint regulations and Fair Market Rents.
- General lack of affordable owner and rental housing. Specifically, rental housing for extremely low-income households and for households with persons with disabilities. Additionally, the lack of housing for sale under \$100,000.
- The quality of housing, particularly the older housing stock. This also applies to rental housing.
- Language and cultural differences.
- Rising insurance rates (in some cases tied to specific houses), increasing level of predatory lending, and level of funding for infrastructure in older neighborhoods are barriers to affordable housing.
- Lack of funding for case managers.
- Lack of permanent supportive housing beds.
- Lack of housing for people who will never be able to attain self-sufficiency.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

1. The City of Lincoln Urban Development Department is the lead agency for overseeing the development of the plan and the administration of programs covered by the consolidated plan. The Department was created in 1975, the first year that the City received an entitlement grant under the CDBG program. The Department has six divisions: Administration, Downtown Redevelopment, Community Development, Housing Rehabilitation and Real Estate, Workforce Investment Administration and One Stop Employment Solutions (Workforce Investment Act Program). The Workforce Investment Administration Division and One Stop Employment Solutions Division are responsible for oversight of job training funds from the U.S. Department of Labor and is not covered by this plan. The Divisions involved in the administration of this plan are responsible for the following:

- **Administration:** General program oversight; fiscal management; and program monitoring.
- **Downtown Redevelopment:** Downtown Redevelopment using Tax Increment Financing (TIF).
- **Community Development:** Research, plan, and report preparation; project management; neighborhood assistance; focus area planning and plan implementation; public participation; non-Downtown redevelopment activities using TIF funds; and administration of the City's Economic Development loan programs.
- **Housing Rehabilitation and Real Estate:** Program development, administration and staffing of the City's housing rehabilitation loan programs; management of housing funds to non-profit organizations; relocation, property acquisition, and the sale of the City-owned surplus property for various City departments.

2. The Strategic Plan was developed with assistance from the City's Community Development Task Force (CDTF), 25 member citizen advisory group. The Task Force is appointed by the Mayor and comprised of primarily representatives of the City's low- and moderate-income neighborhoods, with additional representatives from the business, lending, and minority communities, and the community at-large. Planning is carried out by three standing committees of the Task Force:

- **Housing Committee** – Review, evaluate, and provide recommendations on CDBG and HOME housing programs, including housing rehabilitation, home ownership, multi-family projects (new construction), and target areas.
- **Community Services Committee** – Review, evaluate, and provide recommendations for funding applicants for both emergency shelter grant funds and community services/facilities funds.
- **Community Revitalization Committee** – Review, evaluate, and provide recommendations on neighborhood and community revitalization policy, plans, and projects.

3. Urban Development consulted with the Lincoln Housing Authority, several of the local human services agencies, both public and private and including those serving children, the elderly, people with disabilities, and those serving the homeless. Their participation included providing data, describing needs, and projecting future circumstances. Their reports and other information available online were also reviewed. Additionally, extensive use was made of the reports provided by Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center. Those who were involved include the following:

- Antelope Park Neighborhood Association
- Architectural Alliance
- Asian Center
- Brighton Construction
- Cedar's Home
- CenterStar Consulting
- City-County Human Services Department
- Community Development Resources
- Community Learning Centers
- Community Mental Health Center
- Continuum of Care Committee
- Downtown Lincoln Association
- East Campus Community Organization
- Fresh Start
- Habitat for Humanity
- Interfaith Housing Coalition
- League of Human Dignity
- Lincoln Action Program
- Lincoln Area Agency on Aging
- Lincoln Chamber of Commerce
- Lincoln City Libraries
- Lincoln Housing Authority
- Lincoln Parks and Recreation
- Lincoln Planning Commission
- Lincoln Planning Department
- Lincoln Police Department
- Lincoln Public Works Department
- Lincoln-Lancaster County Health Department
- Malone Community Center
- Marvin Investment Management
- Matt Talbot Kitchen
- MidAmerican Home Services Mortgage

- Neighborhoods, Inc.
- Rape-Spouse Abuse Crisis Center
- Real Estate Management
- United Way of Lincoln and Lancaster County
- University of Nebraska Public Policy Center
- University Press
- Volunteer Partners
- Woods Brothers Realty
- Woods Charitable Fund

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

1. Included in the Strategic Plan Additional Files folder is the "Citizen Participation Guide" that was used in preparing the Strategic Plan. Also, as stated above, the City's Community Development Task Force (CDTF), is a 25 member citizen advisory group to the Urban Development Department. The Task Force is appointed by the Mayor and comprised of primarily representatives of the City's low- and moderate-income neighborhoods, with additional representatives from the business, lending, and minority communities, and the community at-large. All meetings are handicapped accessible and open to the public.

The three Committees, Housing, Community Services, and Community Revitalization met to develop goals for the Strategic Plan. Along with data that was collected, the Committees had also seen presentations by two consultants hired by the Urban Development Department and were given a summary of the two report findings. The Task Force also met as a group on April 7 to review and approve the Strategic Plan.

The Plan also went before the Lincoln Planning Commission and Lincoln City Council for a public hearing and approval.

Additionally, two consultants were hired, Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center to expand public input. Those efforts are discussed below.

2. Citizen comments and views on the Plan are included in the Strategic Plan Additional Files folder.
3. As stated previously, Urban Development hired two private consultants (reports attached) to expand and reach out to more citizens, of all backgrounds, in the Strategic

Planning process. Olsson Associates was hired to collect subjective information – what the people of Lincoln saw as the issues that Urban Development should address. This was done in three ways: 1) focus groups made up specific stakeholder clusters, 2) one-on-one interviews with key stakeholders, and 3) a “Kids and Camera” Project, a project to learn about the opinions and wishes of groups of elementary and middle school children from low- and moderate-income neighborhoods.

The focus groups were centered around the following areas: Community Services; Community Revitalization; Housing; Bankers, Builders, REALTORS®, and Developers; and Cultural Centers. People considered knowledgeable in those areas attended meetings conducted by Olsson Associates where they were asked for their opinions about the great things that Urban Development has done and then to identify community issues where they felt Urban Development should focus its resources.

Commensurate with the focus groups were the one-on-one interviews. Again people were chosen based on their area of knowledge and expertise and considered leaders in their field. Interviews included a local foundation, the City’s Human Services Director, the Chamber of Commerce, a realtor, the President of the Downtown Lincoln Association, the director of the Lincoln Housing Authority, and a member of the Planning Commission, along with several other experts. These individuals were asked the same questions as the focus groups.

Olsson Associates initiated one of the more interesting aspects of the process, called “Kids and Cameras”. This activity was done in conjunction with seven Community Learning Centers located in schools in the low- to moderate-income neighborhoods. Nearly 100 children participated, forming small teams at their schools. As stated in the Olsson Associates report:

Armed with disposable cameras, they went into their neighborhoods in order to give photo answers to these four questions:

1. What is the prettiest place in your neighborhood?
2. What is the scariest place in your neighborhood?
3. What’s the safest place in your neighborhood?
4. Where do you most like to play or hang out?

After the pictures were taken and developed, the children came into Olsson Associates (OA) graphic arts area, where OA staff helped them assemble their photos into posters.

The grand finale was a community meeting where the children presented their posters, and their dreams for the future of their neighborhoods, to the Mayor, various City staff members, and their families, friends, and a variety of other community people who care about the future of Lincoln.

As one young 4th grader wrote, “In the future, the buildings should be colorful like the people in our neighborhood. Imagine the buildings all colored yellow, black, brown, pink, orange and purple. The world would look like a rainbow. I care because the people in the neighborhood would look like the buildings. To look new and wonderful, just like us!”

These telling posters have been displayed at one of the Mayor's Town Hall meetings and numerous neighborhood association meetings. This has also helped to expand information about Urban Development and the Consolidated Plan.

The other consultant was the University of Nebraska, Lincoln-Gallup Research Center. As UNL-Gallup explains in their report they were to,

...do a survey of low and moderate income areas within the city of Lincoln. Thirty census tracts were selected to participate in the study. A stratified sample proportional to size of census tract was selected. A modified Dillman method mail survey as conducted during the winter of 2004. Major issues analyzed in the study include: influences of general neighborhood satisfaction, perception of crime and safety within neighborhoods, and home satisfaction to name a few. Difference in opinions were observed between some demographic groups such as households with children and those without, the young and the elderly, higher income households and lower income households, long-time residents and new comers and regional differences.

The mail survey, backed with letters from Mayor Coleen J. Seng, had a sample size of 1,000 households in the low- to moderate-income areas of Lincoln. Eight hundred and twenty-four were delivered, 140 were undeliverable, and 449 were returned for a response rate of 54%. The margin of error for the survey is +/-4.6%.

Conclusions include the following:

- Overall, most respondents (66%) are satisfied with their neighborhood.
- Three main predictors of neighborhood satisfaction were found:
 - Satisfaction with condition of houses in the neighborhood
 - Satisfaction with current home
 - Feel safe at night
- Owners tend to be more satisfied with parks in their neighborhood than renters.
- People who live longer in a neighborhood tend to be more satisfied with parks in their neighborhood and their neighborhood in general.
- Most respondents do not think traffic is a problem in Lincoln (68%).
- 51% of respondents say that often or sometimes parking is a problem in their neighborhoods during the weekends.
- Respondents living in the Downtown area tend to over estimate crime levels in the area compared to official records.
- Households with children are more likely than households without children to perceive crime as a problem in their neighborhood.
- Younger people are more likely than older people to perceive crime as a problem in their neighborhood.
- Younger people are less likely than older people to feel safe at night in their neighborhood.

This information was used by the Community Development Task Force to assist in identifying issues and priority needs in the Strategic Plan.

of Commissioner appoints an Executive Director to oversee the day-to-day operation of the Housing Authority, and ensure that the Board's policies are implemented.

Currently, the LHA has 85 employees and operates with an annual budget of \$17,750,000. Approximately \$12,000,000 of that budget is Federal funds distributed annually from the U.S. Department of Housing and Urban Development (HUD). The Lincoln Housing Authority has been providing affordable housing to the citizens of Lincoln for over 56 years.

For detailed information on the Lincoln Housing Authority please see their 2004 Annual Report and "Streamlined 5 Year/Annual Version" reports in the Strategic Plan Additional Files folder.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

1. General grant administration activities includes preparation and management of annual operating and programmatic budgets, including allocation of personnel and overhead costs, analysis of past and current year performance and expenditures in all program areas (i.e., housing rehabilitation and homeownership, economic development, community services, public improvements, etc.), oversight of revenues, "timeliness" of expenditures, and coordination and utilization of HUD's IDIS system for reporting and fund drawdowns.

Program/project monitoring ensures that the City and its subrecipients (or borrowers) meet performance objectives within schedule and budget. Most importantly, it provides documentation of the City's compliance with program (CDBG, HOME, ESG, and ADDI) objectives, rules, and regulations. A critical part of the City's monitoring system is an assessment of each subrecipient or borrower to identify high risk agencies that require more extensive oversight and monitoring. Agencies identified as high risk include those who are new to the program, are experiencing turnover in key staff positions, have been plagued by past compliance or performance problems, are undertaking multiple funding activities for the first time, or are not submitting timely reports. These agencies are provided with regular on-site visits and desk-top reviews and at least one on-site visit per year.

A standardized procedure for review and monitoring has been established, and monitoring manuals prepared, utilizing monitoring tools developed for CDBG, HOME, ESG, and ADDI programs. Areas addressed include the following: 1) Project or Program Status; 2) Program Benefit; 3) Fair Housing/Equal Opportunity; 4) Consistency of Records; and 5) Financial Accountability. Desk-top reviews involve examining progress reports, compliance reports and financial information. On-site monitoring visits are performed to determine adequate control over program and financial performance and to verify proper records are maintained. On-site visits involve examining beneficiary documentation, audit reports, accounting records, invoices, payroll documentation, and timesheets.

The Program Monitor also works with subrecipients and borrowers to ensure compliance with all Federal rules and regulations. Occupancy reports submitted for assisted housing projects are examined to determine compliance with affordability and tenant eligibility.

Interviews with contractor employees are conducted and certified payrolls are examined to ensure compliance with Fair Labor Standards and Davis-Bacon wage requirements.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response: *Answer to question 1*

1. The basis for allocating investments was based on the LMI and NRSA in the City. Priority needs were determined using census data, the Strategic Plan tables, citizen input garnered through the reports from Olsson Associates and the University of Nebraska, Lincoln-Gallup Research Center, and the active involvement of the Community Development Task Force and its committees.

High Priority Needs: The highest priority needs are among low-income special needs populations, including physically disabled persons, seriously mentally ill persons, and refugees and immigrants, not only due to housing need, but also supportive housing services. Extremely-low income renters of all household types and very-low income (except single households) are also high priority households. Additionally, elderly owners who are extremely low-income are a high priority as well.

High Priority Barriers: Because all of the high priority households tend to need supportive services to find and/or remain in affordable housing, these are the most challenging households to serve as well. One of the greatest challenges will be finding additional funds to allow the City and its partners to provide these supportive services.

Lincoln Housing Authority will continue to serve those extremely low-income and very low-income households, with priorities for special needs populations, families, and the elderly, as federal funds for rental housing assistance remain available. Cuts in assistance will be a difficult barrier to overcome. Another barrier to meeting these high priority, rental housing needs will be maintaining the infrastructure that supports these households. The Urban Development Department has allocated funds toward the preservation of extremely and very low-income rental units. The City will also rely on internal (i.e. Urban Development and Lincoln Housing Authority) and external (i.e., Urban Development and the League of Human Dignity for the barrier removal program) partnerships to meet these challenges where appropriate.

Medium Priority Needs: As long as Lincoln Housing Authority has funds to support extremely and very low-income renters, the majority of the federal funds under the oversight of the Urban Development Department, Housing Division will be targeted toward medium priority need households. Those households that fall under medium priority, include owners who are very low- and low-income. Additionally, marketing of programs will target single-parent households, immigrants, refugees, and other ethnic and/or racial minorities.

Medium Priority Housing Barriers: Some of the greatest barriers include social and cultural barriers in reaching markets that tend not to seek assistance, including black and Vietnamese householders. Other barriers include household income, basic financial skills

and knowledge about homeownership, rising housing prices, NIMBY attitudes, lack of quality affordable housing for homeownership, and regulations (both local and federal) that limit the supply of affordable housing or the ability to subsidize housing. (These barriers are discussed further under 91.210(e) and 91.215(f).)

Single households with incomes at 30 to 50 percent of the median, renter households between 50 to 80 percent of the median and not looking to own, and owners with incomes under 30 percent of the median and looking to become renters are also medium priority households. However, these households may not be good candidates for either Lincoln Housing Authority or Urban Development programs.

Households with low priority needs are those making more than 80 percent of the median income for the City. These households tend to be served through other programs or through conventional means. However, with rising housing prices, there is some evidence of need for households with incomes between 80 and 100 percent of the median.

2. Obstacles in the community to meeting underserved needs can be economic or financial, political or policy related, physical or geographic, informational or technological, and/or the result of individual behavior or social values and norms. Obstacles include the following:

- Income or the ability of a household to pay for housing. A related barrier is the lack of budgeting and financial skills of consumers and consumers living beyond their means.
- Cost of housing and land. Developer costs (including land prices, infrastructure development costs, and fees) are the reasons along with the effect of students on house prices.
- Not in My Backyard (NIMBY) attitudes towards affordable housing, including special needs housing, multi-family developments, manufactured homes, and public housing.
- Local regulations (such as zoning, subdivision regulations, and building codes) and other policy (such as property tax rates, tax assessment policy, and development fees) can limit the development or redevelopment of affordable housing or add additional costs.
- Lack of local incentives to build and support affordable housing. Including the lack of funding, soft money, and tax breaks for building affordable housing. Additionally, lack of subsidies (including vouchers and aid for supportive services) for rental housing are a barrier.
- Federal program regulations. Different sets of regulations for various federal and local programs (that at times contradict each other) make funding projects difficult. Additionally, some regulations raise the cost of housing for the consumer, such as lead-based paint regulations and Fair Market Rents.
- General lack of affordable owner and rental housing. Specifically, rental housing for extremely low-income households and for households with persons with disabilities. Additionally, the lack of housing for sale under \$100,000.

- The quality of housing, particularly the older housing stock. This also applies to rental housing.
- Language and cultural differences.
- Rising insurance rates (in some cases tied to specific houses), increasing level of predatory lending, and level of funding for infrastructure in older neighborhoods are barriers to affordable housing.
- Lack of funding for case managers.
- Lack of permanent supportive housing beds.
- Lack of housing for people who will never be able to attain self-sufficiency.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

3-5 Year Strategic Plan Lead-based Paint response:

1. According to the 2000 Census data, there are 52,432 owner-occupied units and 38,056 renter-occupied units in the City of Lincoln. Data was further broken down by the decade the structure was built for the "1-unit detached and 1-units attached". This represents most of the owner-occupied units but only about 25% of the renter-units. However, most of the remaining renter-units, are multi-family and out of that group, only 27% were built before 1970. Even though a potential lead hazard can be estimated by whether a unit was built before 1970 or not, a more accurate approach can be used based on the decade it was built. According to the National Safety Council, about two-thirds of homes built before 1940, half of homes built between 1940 and 1960, and a lesser number of homes built between 1960 and 1978 contain lead.

On the owner-occupied side, 8,288 houses were built before 1940 of which it is estimated that two-thirds contain lead or 5,525. Between 1940 and 1960, 10,994 were built of which one-half are said to contain lead or 5,497. Between 1960 and 1979, 15,895 houses were built and the data is not as clear as to what percentage contained lead but one-third could be a safe high figure or 5,298.

On the rental side, 1,944 rental units were built before 1940 and with two-thirds containing lead or 1,296. Three thousand seventy-one more rental units were built between 1940 and 1960 with one-half possibly containing lead or 1,535. Another 2,659 rental units were built between 1960 and 1979 of which we are estimating that one-third contain lead or 886. As previously mentioned, the majority of the remaining rental units are not broken down according to the decade built. Of these 24,564 rental units which are in multi-family

complexes, only 27 percent were built before 1970 or 7,775 units. If we assume half contain lead that adds another 3,888 units to the total that may have lead hazards present.

According to these calculations, there is a potential of 16,320 owner-occupied units that could present a lead hazard to its occupant and 7,605 rental units which could be a hazard to the tenant.

This estimate presents a more realistic danger which is almost 24,000 households. As you can see, if the entire number of houses built before 1970 were counted, the figure would be staggering.

Of course, there are several other factors that contribute to a possible lead hazard such as age of the occupants, nutrition, house cleaning skills, and inadequate information on the problem. However, lead hazards primarily exist in the older neighborhoods where both a lower-income renter and owner would go to find more affordable housing. While lead is not exclusively a problem of the poor, more of the other factors exist in a lower-income household which could exasperate the problem.

2. In the mid 1990s, the Lead Poisoning Prevention Program was instituted by the Lincoln-Lancaster County Health Department. As part of this program, screening for elevated blood lead levels (EBLLs) was carried out in the City's older neighborhoods. This program prioritized neighborhoods as high risk based on age of housing and the presence of children under age six below the poverty level. As part of the Lead Poisoning Prevention Program, children identified with elevated levels are provided with appropriate and timely medical case management and referral to medical, environmental, and educational services. The Health Department also developed and implemented a lead poisoning and prevention education program for the general public and identified professionals. The educational component included public information and professional education targeting medical professionals, persons involved in the housing industry, high-risk populations, and neighborhoods.

The Lincoln Housing Authority implemented 24 CFR Part 35 (Subparts A, B, R & M) into their Tenant Based Rental Assistance Program and continue to work with the Health Department to identify children with elevated blood levels.

On September 15, 1999, HUD issued final regulations implementing new requirements established by the Residential Lead-Based Paint Hazard Reduction Act of 1992. By September of 2000, the City of Lincoln was integrating lead-based paint hazard reduction activities into their HUD-assisted housing policies and programs.

The City worked with the State and EPA on a licensing and certification program. The City's Housing Rehabilitation Specialists for Urban Development were trained as Risk Assessors and Clearance Testers. Today, all four of the current Rehabilitation Specialists for the City have their Lead Abatement Risk Assessor Certification.

The Urban Development Department is involved with between 300 to 400 housing units a year from rehabilitation to homeownership. We have various in-house rehabilitation programs and work with several non-profit organizations to provide a full range of housing options.

Rehabilitation Programs. The in-house rehabilitation projects are run by the previously mentioned Housing Rehabilitation Specialists which are all Certified Risk Assessors. They follow all the requirements set forth in 24 CFR Part 35. Of the approximately 300 housing units served annually by the Rehabilitation Specialists, the level of federal assistance varies greatly depending on the particular program. Since Urban Development has sponsored several lead training sessions for contractors over the last five years, the Rehabilitation Specialists have a list of properly trained contractors for the level of work needed. They also lend their technical expertise to assist smaller non-profits that have lead procedure questions.

Homeownership Programs. The First Home Program is administered by Neighborhoods, Inc. They conduct homebuyer training and are the recipient of HOME funds from Urban Development for downpayment assistance and rehabilitation. The Rehabilitation Specialist that conducts the housing inspections for Neighborhoods, Inc. is also a Certified Lead Abatement Risk Assessor and follows the requirements set forth in 24 CFR Part 35.

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

1. According to the Comprehensive Housing Affordability Strategy (CHAS) 2000, an estimated 37,608 total rental units are needed by existing renter households, with 25,749 of those units needed by existing low-income households. There was a surplus of approximately 5,490 rental units in Lincoln in 2000. There was an overall surplus of two- and three-bedroom units by 3,229 units and 4,418 units respectively. However, there was an overall shortage of efficiency plus one-bedroom units of 2,157.

Even with the surplus of 15,686 rental units affordable to low-income households, the fact remains that 11,911 low-income, renter households were cost overburdened in 2000. The cost overburden may be explained by a variety of factors, including the following: a) the large shortage of higher-priced units which cause those that could afford higher rent to settle for a lower-cost unit, b) imperfect matches due to incomplete information, other needs such as size/cost, discrimination, etc., c) quality of units, d) consumer choice.

Rental Housing Gap for Low-Income Persons. While there was an overall surplus of units affordable to low-income households, there was a shortage of 2,038 efficiency plus one bedroom units and 1,013 two-bedroom units affordable to households with incomes less than 30 percent of the area median-income. There was also a shortage of 1,190 efficiency plus one-bedroom units affordable to those with incomes between 50 and 80 percent of median-income. This could be somewhat explained by the shortage of units for households making over 80 percent of median income which means they could take the units affordable to the 50 and 80 percent median income range. With this "bumping" taking place, lower-income households may also be moving into units of lower quality, unsafe conditions or undesirable locations. When the number of households requiring units of specific rents and

sizes is subtracted from the units actually rented by those income groups, there is a shortage of 5,597 units affordable to low-income households.

The greatest shortage was among units affordable to households with incomes less than 30 percent of the median, with an unmet need of 5,512 units. While there was a surplus of 3,247 units available to those earning 30 to 50 percent, this was not enough to make up for the shortage of 3,332 units for those making 50 to 80 percent.

Rental housing shortages may also increase in the event that programs, like HUD's Section 8 program is cut or low-income housing tax credit units are converted to market rate units.

The number of extremely low-income households on the Lincoln Housing Authority (LHA) waiting list tripled between 1999 and 2004. A total of 1,440 of those households on the waiting list were extremely low-income in 2004, compared to 565 in 1999, and the remaining 476 households were very low-income in 2003, compared to 257 in 1999.

Gaps in Elderly Housing. Over half of all low-income, elderly, renter households or a total of 1,663 were cost overburdened in 2000. This group is more likely to be cost overburdened than other households but less likely to experience overcrowding or other housing problems. The LHA waiting list showed over 450 elderly households waiting for public housing and rental assistance in 2003 and over 190 in 2004.

Rental Cost Overburden. Over 37 percent of renters were cost overburdened in 2000, down from less than 40 percent in 1990. While the number of cost overburdened households declined in the very low- and low-income categories, the number of cost overburdened in extremely low-income households increased by 12 percent. The actual number of low-income, small renter households decreased by nine percent while the extremely low-income small household increased by six percent. Large, low-income renter households declined by 49 percent from 610 to 313 households. Low-income individual and unrelated cost overburdened households increased by 12 percent over the last decade. In general, 46 percent of all low-income renters are cost overburdened.

2) In general, households headed by persons who were non-white were more likely to be cost overburdened. Approximately 49 percent of those renters that were two or more races were cost overburdened. Households headed by persons of Hispanic or Latino origin or descent were less likely to be cost overburdened at 36 percent than those headed by persons who were white, not Hispanic at 37 percent. Nearly 18 percent of households were severely cost overburdened in 2000. Nearly 28 percent of renters headed by a household of two or more races were severely cost overburdened. White, not Hispanic households were the least likely to be severely cost overburdened at over 17 percent.

Owner Housing Gap.

The difference between the supply of owner housing units by number of bedrooms and affordability and the need for owner housing units by number of bedrooms and affordability based upon household size and income shows a surplus of 885 owner units in a perfect market. There is a surplus of three-bedroom units by 14,797 units but a shortage of efficiency plus one-bedroom units of 8,901 and two-bedroom units of 5,011. There appears to be a surplus of 5,960 units affordable to households with incomes less than 50 percent of the median, and 18,710 units affordable to those between 50 and 80 percent. However, there also appears to be a shortage of 23,785 units affordable to households making 80 percent of median income.

When the number of households requiring units of specific owner costs and sizes is subtracted from the units actually owned by those income groups and household sizes, the shortage is approximately 4,071 units affordable to low-income households in 2000.

The shortage does not include households that are renters but desire to become owners. The most likely groups would be renters over 80 percent of median income followed by households between 50 and 80 percent median income. Therefore, there are two gaps in owner housing: 1) those households in units that do not fit their current need and 2) those that are renters who could be owners if affordable conditions were present.

Cost Overburden. Owner households that experience cost overburden pay 30 percent or more of their incomes toward owner housing costs (mortgage, taxes, insurance). Nearly 20 percent of households with a mortgage in 2000 were cost overburdened compared to under 14 percent in 1990. Sixty-five percent of extremely low, 46 percent of very low and 32 percent of low-income owner households were cost overburdened.

Elderly, low-income owner households are less likely to be cost overburdened (24 percent) than small (50 percent) and large (39 percent) and all other low-income owner households (51 percent).

2. Minority Owner Housing. While the number of homeowners increased by 14 percent for the City as a whole, the number of owner households headed by black, non-Hispanic persons increased by only three percent. Over three-fourths of black households are renters.

Hispanic households have increased their homeownership rate over the last decade but two-thirds of Hispanic households are still renters. The Home Mortgage Disclosure Act data indicates that language might continue to be a large barrier for Spanish-speaking homebuyers.

Hispanic households are more likely to be cost overburdened (25 percent) than the White non-Hispanic household (15 percent). Similarly, severe cost overburden effects the Hispanic household eight percent of the time compared to four percent for the white non-Hispanic household. Black households are slightly under 27 percent for cost overburden and almost seven percent for severe cost overburden.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response: *Strategic Plan 2010-2015*

1. High Priority Needs: The highest priority needs are among low-income special needs populations, including physically disabled persons, seriously mentally ill persons, and refugees and immigrants, not only due to housing need, but also supportive housing services. Extremely-low income renters of all household types and very-low income (except single households) are also high priority households. Additionally, elderly owners who are extremely low-income are a high priority as well.

Medium Priority Needs: As long as Lincoln Housing Authority has funds to support extremely and very low-income renters, the majority of the federal funds under the oversight of the Urban Development Department, Housing Division will be targeted toward medium priority need households. Those households that fall under medium priority, include owners who are very low- and low-income. Additionally, marketing of programs will target single-parent households, immigrants, refugees, and other ethnic and/or racial minorities.

2. The shortage of affordable rentals has resulted in the higher income categories taking the units that are affordable to households under 30 or 50 percent of median income. Potential low- to moderate-income homeowners, especially large households, suffer from the same bumping process by losing out to higher income buyers for the available affordable houses.

3. The basis of the priority is twofold: 1) Preventing members of the groups or categories from sliding to a less desirable situation and 2) enhancing the opportunities for households to be self-sustaining.

The basis for assigning priority was the information contained within the Affordable Housing Needs Analysis (AHNA).

4. High Priority Barriers: Because all of the high priority households tend to need supportive services to find and/or remain in affordable housing, these are the most challenging households to serve as well. One of the greatest challenges will be finding additional funds to allow the City and its partners to provide these supportive services.

Lincoln Housing Authority will continue to serve those extremely low-income and very low-income households, with priorities for special needs populations, families, and the elderly, as federal funds for rental housing assistance remain available. Cuts in assistance will be a difficult barrier to overcome. Another barrier to meeting these high priority, rental housing needs will be maintaining the infrastructure that supports these households. The Urban Development Department has allocated funds toward the preservation of extremely and very low-income rental units. The City will also rely on internal (i.e. Urban Development and Lincoln Housing Authority) and external (i.e., Urban Development and the League of Human Dignity for the barrier removal program) partnerships to meet these challenges where appropriate.

Medium Priority Housing Barriers: Some of the greatest barriers include social and cultural barriers in reaching markets that tend not to seek assistance, including black and Vietnamese householders. Other barriers include household income, basic financial skills

and knowledge about homeownership, rising housing prices, NIMBY attitudes, lack of quality affordable housing for homeownership, and regulations (both local and federal) that limit the supply of affordable housing or the ability to subsidize housing. (These barriers are discussed further under 91.210(e) and 91.215(f).)

Single households with incomes at 30 to 50 percent of the median, renter households between 50 to 80 percent of the median and not looking to own, and owners with incomes under 30 percent of the median and looking to become renters are also medium priority households. However, these households may not be good candidates for either Lincoln Housing Authority or Urban Development programs.

Households with low priority needs are those making more than 80 percent of the median income for the City. These households tend to be served through other programs or through conventional means. However, with rising housing prices, there is some evidence of need for households with incomes between 80 and 100 percent of the median.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

1. The Housing Market Analysis is taken directly from the Executive Summary of the Affordable Housing Needs Analysis. Additional information about supply, demand, condition, and cost may be found within the document.

The following is a summary of findings about housing supply:

- Over 63 percent of the 95,188 housing units in 2000 were single-family (attached and detached) units. The fastest growing housing type from 1990 to 2000 was the single-family attached unit or townhome, and is expected to remain the fastest growing type until at least 2005. Multi-family units also grew rapidly in the 1990's, but construction rates have sharply declined since.
- Nearly 58 percent of all occupied units were owner-occupied. Nearly 87 percent of single-family detached and 59 percent of single-family attached structures are

owner-occupied. Even if 100 percent of single-family units were owner-occupied in 2000, the City would be unable to match the national homeownership rate.

- On the whole, owner-occupied units were larger than renter-occupied units in 2000. While there were over 12,500 owner-occupied units with four or more bedrooms, there were just over 1,500 rental units of the same size. Although the number of five or more bedroom rental units rose slightly over the last decade, the number of studio apartments nearly doubled.
- While vacancy rates for the City as a whole were very healthy, hovering just under five percent, the City's oldest neighborhoods, newly built areas, and multi-family structures in general had vacancy rates above seven percent.
- The City has inadequate data on the condition of residential properties within Lincoln. According to HUD, 96 percent of rental units in Lincoln in 2000 had rates affordable to low-income households. Over 13 percent were affordable to extremely low-income households. (Government assistance was included as income in determining affordable rents.)
- A total of 71 percent of owner housing units were affordable to low-income households. (This includes units that have no mortgage payments.)
- The majority of rental housing units were suitable for single individuals, unrelated pairs, or small families.
- There were fewer than 1,000 affordable owner housing units with one-bedroom or less. Conversely, there were over 24,700 affordable owner units with three or more bedrooms in the housing stock.
- Over five percent of the population resides in group quarters, most of whom (60 percent) were in college dormitories, followed by those (20 percent) in state prisons, and those (eight percent) in nursing homes. There is an estimated need for 593 additional units for extremely low-income persons with a serious mental illness.
- As of 2002, there were 3,242 rental units generally available to persons age 55 or 62 and older, 538 owner units, plus an additional 608 that could be rented or purchased.
- There is insufficient data on the number of units accessible to persons with physical disabilities in Lincoln.

The analysis shows the following key findings about incomes in Lincoln:

- After adjusting for inflation, people had higher incomes in 1999 than in 1989. However, those with the highest incomes had greater gains (in terms of actual dollars earned) than those with the lowest incomes, increasing the income disparity in the population as a whole.
- In general, households headed by racial and/or ethnic minorities were more likely to have lower incomes than those headed by white, non-Hispanic persons. While 42 percent of households headed by persons who were white, non-Hispanic had incomes below 80 percent of the median income, 58 percent of those headed by non-white

and/or Latino householders had incomes below 80 percent. Median incomes were significantly lower for non-whites: \$23,125 for American Indian headed households, \$26,199 for two or more races, and \$27,003 for black, compared to \$41,613 for white, non-Hispanic and the median household income for the City of \$40,605.

- In general, households headed by persons who were very young (under 25) or older (75 or older) had the lowest incomes, less than half of the median income of those households headed by persons 45 to 54.
- Married-couple households had the highest incomes of all family types. Married-couple families with children under 18 had a median income three times that of single-female householders with children under eighteen.
- The percentage of low- to moderate-income households increased slightly over the decade. However, the proportion of those households who were in extremely low- and very low-income households declined. A total of 38,628 households or 43 percent of the total were LMI.
- Over ten percent of the general population had incomes below the poverty level. However, certain subpopulations had much higher incidents of poverty: persons who were black or African American (27 percent of this subpopulation), persons with a disability (15 percent), single-female headed households with children (29 percent); all of whom were less likely to participate in the labor force and more likely to be unemployed if they were in the labor force.
- Other living expenses, such as daycare, medical care, and transportation, can drastically limit funds available for housing. For example, a single-parent family with a preschool age child needed an annual income of just under \$25,440 (a full-time job at \$12.05 per hour) in 2002 to support their basic needs. In this case estimated day care expenses of \$590 exceeded estimated housing expenses of \$564 per month. The hourly median wage for all occupations in the City was \$12.61 in 2002.

The following findings about the cost of housing are detailed in the analysis:

- The cost of housing rose faster than incomes for owners. Median monthly owner costs for those households with a mortgage rose 51 percent over the last decade, compared to median income, which rose 45 percent. The average sale price of a house rose 74 percent.
- Interest rate fluctuations have a dramatic impact on affordability. Between 1980 and 2003, average annual interest rates have hit a high of 16.63% (1981) and low of 6.54% (2003).
- Insurance rates and underwriting criteria for insurance have become increasing barriers to affordable housing. For example, rates rose an average of seven percent in 2003.
- While tax levy rates have declined over 31 percent from 1993 to 2002, assessed residential property values have increased 55 percent for an overall increase in

property tax payments. Nevertheless, the rate of increase in payments overall was slower than the rate of inflation.

- The increase in median income exceeded the increase in median monthly gross rent over the decade. Median gross rent rose by 37 percent. Increases were in part due to the increases in square footage and additional amenities in newer apartments. The increase in price of some utilities (natural gas in particular) and the increase in consumption, has led to an increase in gross rent over the decade, as well.
- The supply of single-family lots may be insufficient to meet demand. While there were over 2,600 single-family (attached, detached, and duplex) lots that were final platted by January of 2004, only 426 were listed on the Multiple Listing Service (MLS). Additionally, the average sale price per lot listed on the MLS had risen 34 percent from 1998 to 2003.

The following summarizes findings on housing affordability:

- The number of low-income households who were renters rose at a faster rate (by 22 percent) than the number of those who were owners (by 14 percent) over the decade. The number of extremely low-income owner households actually declined over the decade, almost entirely due to the drop in the number of extremely low-income elderly homeowners.
- The maximum gross rent or housing payment that could be afforded by a 4-person household earning the median income was \$1,354 in 2000, which rose to \$1,590 by 2004. In contrast, the maximum affordable gross rent or housing payment for an extremely low-income individual was \$284, which rose to \$334 in 2004.
- While the percentage of cost overburdened renter households (as a portion of all renter households) declined from 40 to 37 percent, the actual number rose slightly. More importantly, the number of extremely low-income renter households (mostly non-family households) who were cost overburdened rose by 12 percent. Renter households headed by persons who have extremely low incomes, persons living alone, persons under 24 years of age, persons 75 and older, and persons who are two or more races, American Indian, or Asian in decent are more likely to be cost overburdened.
- The percentage of cost overburdened owner households rose for those with a mortgage from 14 percent in 1990 to 20 percent in 2000. Nearly 39 percent of all low-income, owner households were overburdened in 2000. Owner households headed by persons who have extremely low incomes, persons living alone, persons under 24 years of age, and persons who are Black or African American, Hispanic or Latino, or two or more races in decent are more likely to be cost overburdened.

Overall, the gap between the cost of housing and the ability to pay is growing. Owner housing costs are rising at a faster rate than incomes, especially for low- to moderate-income households. Even with low interest rates, the significant cost of rehabilitation is more than many households can afford. Although, the data shows that rent increases are rising at a slower pace than income and the percentage of households who are cost overburdened as declined slightly over the decade, we postulate that some of these declines

may be due to declines in the quality, safety, and soundness of rental housing. Additionally, more renters are living in overcrowded conditions.

The following is a summary of findings about housing need:

- Approximately 25,749 rental units were needed by existing, low-income renter households in 2000: 7,132 by small families, 1,140 by large families, 3,478 by elderly households, and 13,999 by individuals and unrelated households.
- Approximately 12,879 owner units were needed by existing, low-income owner households in 2000: 3,921 by small families, 1,045 by large families, 5,306 by elderly households, and 2,607 by individuals and unrelated households.
- An estimated 2,400 rental units and 5,700 owner units are in need of supportive services for persons 18 and older with a disability. (This does not include services needed by those persons ages under 18 or 62 and older living with care givers/family members or services needed by persons in institutions.) An estimated 400 rental units and 1,100 owner units are in need of extensive supportive services for low-income, frail elderly householders.
- Approximately 2,450 barrier-free or modified housing units were needed for persons with physical disabilities in 2000. An estimated 500 barrier-free rental units and 700 barrier-free owner units, plus another 450 modified rental units and 800 modified owner units were needed.

2. Information to be provided.

3. Information to be provided.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response: *WILSONVILLE, OREGON*

1. **Goal 1 - Preserve and Provide for Safe and Decent Affordable Housing:** *Promote the preservation and revitalization of affordable housing and rehabilitation of substandard or inadequate housing throughout the City with emphasis on the Neighborhood Revitalization Strategy Area (NRSA) and low-income areas.*

Objective 1: Ensure that there will be an adequate supply of safe and decent affordable housing for owner occupancy by households making 30 to 80 percent of the median income over the next five years.

Strategy 1: Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock with emphasis on the NRSA and low-income areas.

Activity: Heart of Lincoln - Home Improvement Courses.

Activity: Provide housing rehabilitation loans from Urban Development and its subrecipients.

Strategy 2: Provide incentives to owners to invest in the existing stock of affordable housing.

Activity: Work with the various housing non-profits and neighborhood organizations to instill pride in the neighborhoods and increase awareness of available options.

Strategy 3: Increase awareness of the financial and technical resources available for rehabilitation.

Strategy 4: Help keep existing housing prices and associated costs down.

Objective 2: Ensure that there will be an adequate supply of affordable rental housing that meets at least minimum housing quality standards for households making 0 to 80 percent of the median income over the next five years.

Strategy 1: Provide a range of financial and technical resources to rehabilitate the existing rental housing stock which carry long-term affordability.

Activity: Use the Housing Development Loan Program to assist non-profits in providing for the special needs population with the rehabilitation of facilities.

Strategy 2: Provide incentives to landlords to invest in the existing stock of affordable housing.

Activity: Use the Housing Development Loan Program to assist non-profit landlords to sustain long-term affordability for tenants under 30 percent of median income and projects with expiring Low-Income Housing Tax Credits.

Activity: Allow the market trend to encourage the deconversion of rental properties in older neighborhoods and the sale to owner-occupied buyers.

Activity: Use the Housing Development Loan Program to assist non-profits in providing for the needs population with new construction of housing or facilities.

Activity: Use the Housing Development Loan Program to assist developers with gap financing for an elderly housing Tax Credit project.

Strategy 3: Amend the existing City ordinances to require the licensure of one- and two-family rental units throughout the City.

Strategy 4: Provide Building and Safety with the resources to inspect interiors of all licensed rental properties.

Objective 3: Encourage private investment in housing preservation and rehabilitation.

Strategy 1: Develop a task force to explore the use of innovative means to encourage the preservation of existing affordable housing, including a housing rehabilitation sub-code, tax

credits, tax abatement, land banking, public/private partnerships, etc., and recommend those means to the Mayor and City Council.

Objective 4: Improve the overall quality of housing in the NRSA and maintain the overall quality in the low- to moderate-income (LMI) area.

Strategy 1: Provide a range of financial and technical resources to rehabilitate the existing owner-occupied housing stock.

Activity: Continue the housing rehabilitation programs including the PRIDE program which is limited to the NRSA.

Activity: Continue to provide additional incentives to first-time homebuyers who buy and rehabilitate houses in the NRSA.

Strategy 2: Increase awareness of the financial and technical resources available for rehabilitation.

Objective 5: Improve the health, safety, and well-being of low-income households throughout the City.

Strategy 1: Increase awareness of and reduce exposure to lead-based paint in homes, especially those with children.

Activity: Continue to use knowledge and certification of the housing staff to inform and educate housing clients, non-profit agencies, and the private sector housing industry.

Strategy 2: Increase awareness of the financial and technical resources available for household hazard mitigation, including the remediation of lead-based paint, mold, etc.

Activity: Continue to share information with housing providers and provide informational brochures on a wide range of homeownership topics.

Goal 2 - Create and Sustain Homeownership Opportunities: Increase opportunities for home ownership by those households who make 30 to 80 percent of the median income and assist low-income households in sustaining their homeownership status.

Objective 1: Assist low-income households in building wealth and maintaining equity.

Strategy 1: Provide a range of financial and technical resources to enable low-income households to purchase and maintain a home.

Strategy 2: Build household capacity to enable low-income households to purchase and maintain a home.

Activity: Develop and provide a "financial fitness" Program for renters not ready to become first-time homebuyers.

Strategy 3: Develop single-family units affordable to those households earning between 30 and 80 percent of the median income.

Activity: Continue to partner with non-profit housing partners to build affordable new construction in developments and infill lots.

Strategy 4: Assist existing homeowners in preserving their equity and maintaining homeownership.

Activity: Develop the Bridging Referral and Informational Demand Gaps (BRIDGE) Program which offers technical assistance and information to current homeowners regarding predatory lending, credit card debt, and equity depletion.

Objective 2: Increase the rate of homeownership within the NRSA.

Strategy 1: Provide additional incentives to enable low-income households to purchase a home within the NRSA.

Activity: Continue the total forgiveness loan program for buyers in the NRSA.

Strategy 2: Preserve and increase the supply of decent single-family homes within the NRSA.

Activity: Encourage landlords to make available their properties to an owner-occupied buyer.

Activity: Continue to work with the City partners on the community revitalization portion of the Antelope Valley project.

Objective 3: Increase the rate of homeownership among households headed by persons who are racial and/or ethnic minorities.

Strategy 1: Provide a range of technical resources in languages other than English.

Activity: Continue to provide brochures on our housing rehabilitation program, homebuyer programs, and information from all city agencies in languages other than English.

Strategy 2: Create partnerships with advocacy organizations for racial and ethnic minorities.

Activity: Continue to partner with the Lincoln Action Program to teach the homebuyer classes in other languages besides English.

Strategy 3: Market programs to address the specific needs of racial and/or ethnic minorities.

Activity: Continue the function of the Minority Marketing Committee.

Activity: Continue to access the specific skills of minority staff members and other agencies when language barriers are an issue.

Objective 4: Assist low-income homeowners in sustaining their homeownership status during emergency situations.

Strategy 1: Create a referral network through partnerships with other agencies.

Activity: Establish the BRIDGE Program. Educate staff on other agencies, improve our referral network, and provide clients and potential clients with information and technical assistance to sustain and improve their household status.

Strategy 2: Provide financial and technical resources to address emergencies.

Activity: Housing Rehabilitation Specialists will offer their technical assistance to potential clients to provide the most cost effective way of addressing needs.

Activity: Continue the Emergency Loan Program.

Objective 5: Promote the stability and revitalization of low-income, older neighborhoods.

Strategy 1: Improve the quality of life in older neighborhoods, as well as the City as a whole.

Activity: Continue to Partner with the Lincoln Action Program on the "Free to Grow" Program.

Activity: Continue to expand the partnership with Neighborhoods, Inc. with "Heart of Lincoln", Antelope Valley, and the Troubled Property Program.

Strategy 2: Increase reinvestment in older neighborhoods.

Activity: Continue to work with the City partners on the community revitalization portion of Antelope Valley project.

Goal 3 - Create and Sustain Affordable Rental Housing Opportunities: *Improve access to permanent, affordable rental housing with appropriate supportive services by low-income households; and assist rental households in maintaining their rental status or move to homeownership, as appropriate.*

Objective 1: Assist low-income renters in sustaining their rental status during emergency situations.

Strategy 1: Provide a range of financial and technical resources to enable low-income renter households to remain in permanent housing during emergencies.

Objective 2: Create permanent housing options for extremely low-income persons to prevent these households from spending more than 30 percent of incomes toward housing or becoming homeless.

Strategy 1: Build household capacity to assist renters in maintaining their rental status.

Objective 3: Create permanent housing options for low-income persons with special needs, including those with disabilities and/or needs for supportive services.

Activity: Continue to work with special needs providers, in combination with other public/private resources, to create new housing or rehabilitate existing housing for the special needs populations.

Objective 4: Assist qualified renters in making steps toward homeownership.

Strategy 1: Build household capacity to assist qualified renters in becoming homeowners.

Activity: Establish a "Financial Fitness" program to prepare renters for the next step towards homeownership.

Activity: Assist developers towards a Credits to Own (CROWN) project which is a Nebraska Investment Finance Authority (NIFA) program that allows renters to set aside part of their rent for a house purchase.

Goal 4 - Remove Barriers to Fair Housing: Reduce and remove barriers to fair housing, specifically by households that may face additional barriers due to their race, ethnicity, nationality, religion, gender, familial status, age, disability, sexual orientation, and other protected and not yet protected classes.

Objective 1: Provide households with equal access to affordable housing opportunities.

Strategy 1: Remove physical and architectural barriers in existing rental and owner-occupied housing.

Activity: Barrier Removal Program with the League of Human Dignity.

Strategy 2: Enforce existing and increase understanding of fair housing regulations.

Activity: Continue the Minority Marketing Committee and educate our subrecipients on fair housing regulations.

Strategy 3: Remove regulatory and institutional barriers to fair housing.

Strategy 4: Improve the collection and sharing of fair housing information.

Objective 2: Increase the sustainability and stability of households in rental housing situations.

Strategy 1: Increase funding available for supportive services with extremely and very low-income rental housing

Activity: Partner with Low-Income Housing Tax Credit developers on projects for low-income, elderly, and special needs populations.

Activity: Help maintain the long-term affordability of units under non-profit ownership and project with expiring tax credits.

Strategy 2: Improve basic financial skills of low-income renter households.

Objective 3: Increase the sustainability and stability of households in owner housing situations.

Strategy 1: Increase understanding of predatory lending among providers and consumers.

Activity: Establish the BRIDGE Program to work with lenders, low-income borrowers, and non-profit advocacy groups.

Strategy 2: Improve budgeting skills of low-income owner households.

Activity: Establish referrals among non-profit agencies to assist households based on their current need.

Goal 5 - Strengthen or Establish Public Policy and Institutions to Support Affordable Housing: *Strengthen or establish policies, procedures, and institutions that support and maintain the quality, affordability, and availability of housing for low-income households and preserve and enhance the quality of life in older neighborhoods.*

Objective 1: Remove regulatory barriers to affordable housing.

Strategy 1: Create a task force to examine policy barriers to affordable housing.

Objective 2: Strengthen partnerships and improve information sharing among institutions.

Strategy 1: Improve the collection of information on housing conditions.

Activity: Conduct housing condition surveys in conjunction with other housing providers.

Strategy 2: Develop a system for monitoring housing requests/needs across institutions.

Activity: Establish the Program Bridging Referral and Informational Demand Gaps Program (BRIDGE). Educate staff on other agencies, improve our referral network and provide clients and potential clients with information and technical assistance to sustain and improve their household status.

Objective 3: Leverage other funding sources.

Strategy 1: Apply for funds from regional and national funding sources.

Activity: Continue to apply for the Nebraska Affordable Housing Trust Fund as leverage for housing projects.

Activity: Continue to work with City funds to develop housing in the Antelope Valley.

Strategy 2: Create institutions or affiliations with institutions which are eligible to tap into other funding sources.

Activity: Continue to work with the Nebraska Investment Finance Authority (NIFA) on Super-Target funds.

Activity: Continue to work with developers applying for Low-Income Housing Tax Credits through NIFA.

Strategy 3: Create awareness among existing local and state institutions of funding needs and hold such institutions accountable.

Objective 4: Promote the deconcentration of affordable housing in older neighborhoods and proliferation of affordable housing opportunities in new neighborhoods

Strategy 1: Create local incentives to develop new affordable housing.

Activity: Continue to partner with Nebraska Housing Resource for the construction of new affordable housing in higher income areas.

Activity: Continue to partner with Neighborhoods, Inc. on new affordable housing for Antelope Valley.

Activity: Leverage funds in conjunction with Neighborhoods, Inc. using the Troubled Property Program for infill housing.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The City of Lincoln Housing Authority (LHA) has 320 public housing units. Mahoney Manor is the largest public housing project with 120 units for the elderly and disabled. The remaining 200 public housing units are scattered site single-family and duplex units located throughout the City of Lincoln. The physical condition of the current units is good. However, federal funding cuts for public housing operation and capital improvement funds have been cut to the point of jeopardizing the future condition of the units and the Housing Authority's ability to maintain the units in an exemplary manner. The Lincoln Housing Authority has achieved High Performer status every year since 1993. Based upon our FY 2005-2009 Annual and Five-Year Public Housing Authority (PHA) Plan, as of September 30, 2004, a total of 354 families were on our public housing waiting list for 320 units. For the Section 8 Housing Choice Voucher program, a total of 2,245 were on the voucher waiting list. The Lincoln Housing Authority has been authorized for 2,864 vouchers by HUD. However, due to HUD funding cuts, the Lincoln Housing Authority only has sufficient funds to fund 2,700 vouchers. Future cuts threaten the Lincoln Housing Authority's ability to support 2,700 vouchers.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by

the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

1. The Lincoln Housing Authority (LHA) is finding it extremely difficult to serve the needs of Lincoln's extremely low-income, low-income, and moderate-income families. Continued federal funding cuts have resulted in actual loss of Section 8 vouchers available to serve Lincoln's lower-income population. Lincoln's lower-income population is growing as Lincoln's general population base continues to grow. The average cost per unit of subsidy for each Section 8 voucher has continued to rise from \$353 per unit in April 2004 to \$368 per unit in February 2005. The increased cost is due primarily to serving more, larger families than elderly/small families and a decline in the income of households assisted. When combined with the federal funding cuts, the number of families LHA will be able to assist will continue to decline.

For FY 2006, federal funds for public housing operations, management, and capital improvements are anticipated to be cut by 20 percent. The Lincoln Housing Authority's public housing program for 2004 was operating financially in the negative and having to rely on reserves to cover the shortfall in anticipated federal funds. A federal study on public housing operational costs, conducted by Harvard University, found that many public housing agencies were not receiving the funds needed to appropriately carry-out HUD'S operational demands for public housing. The Lincoln Housing Authority would be one of the public housing agencies that is identified for the allocation of additional federal funds. However, due to HUD funding limitations, HUD will not be substantially increasing our public housing subsidy. The Lincoln Housing Authority continues to efficiently operate and make needed improvements on a priority basis. Our current public housing stock is in good condition with a very low occupancy rate.

2. Public housing residents are encouraged to participate in the Lincoln Housing Authority Resident Advisory Board for review of LHA policies, strategy and preparation of the Annual and Five-Year Plans of operation. Additionally, as a means of encouraging homeownership among public housing residents, the Lincoln Housing Authority operates two home ownership programs. The Lincoln Housing Authority has a downpayment deferred loan program to assist with up to \$3,750 in downpayment costs for homeownership for eligible tenants. Additionally, the LHA sells "at cost" a newly constructed home built in partnership with the Northeast High School Construction Program. The Northeast High School

homeownership program is a lease/purchase program allowing the tenant to build equity by "leasing" the unit for a five-year period before the tenant secures permanent financing.

3. The Lincoln Housing Authority is not designated as "troubled".

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. The following statements were identified as key barriers to affordable housing in the Lincoln Area in Chapter 9 of the City of Lincoln, Affordable Housing Needs Analysis. These barriers were identified in stakeholder discussions, then specifically identified by the steering committee as key barriers and are ordered in terms of priority below:

- The primary barrier to affordable housing is income or the ability of a household to pay for housing.
- The second key barrier to affordable housing in Lincoln is the cost of housing and land. Many felt that developer costs (including land prices, infrastructure development costs, and fees) were reasons behind this barrier. Others considered the effect of students on housing prices to be a key barrier.
- NIMBY attitudes toward affordable housing, including special needs housing, multi-family developments, manufactured homes, and public housing, were identified as the third key barrier to affordable housing.
- Local regulations (such as zoning, subdivision regulations, and building codes) and other policy (such as property tax rates, tax assessment policy, and development fees) can limit the development or redevelopment of affordable housing or add additional costs.
- The fifth most identified barrier to affordable housing is the lack of local financing for building affordable housing is a barrier. This barrier also includes the lack of subsidies and vouchers for rental housing.
- Federal program regulations are another key barrier. Different sets of regulations for various federal and local programs (that at times contradict each other) make

funding projects difficult. Additionally, some regulations raise the cost of housing for the consumer, such as lead-based paint regulations and Fair Market Rents.

- The general lack of affordable owner and rental housing is another key barrier. Specifically, the lack of affordable rental housing, particularly rental housing for extremely low-income households and households with persons with disabilities, was identified as a barrier. Additionally, the lack of housing for sale, with sale prices under \$100,000 is a key barrier.
- The lack of budgeting and financial skills of consumers was also considered a key barrier to affordable housing. This barrier was followed closely by a related barrier: consumers living beyond their means.
- The quality of housing, particularly the older housing stock, is also a key barrier to affordable housing. The quality of rental housing was also identified within this barrier.
- Language and cultural differences together were considered to be a key barrier to affordable housing and fair housing as well. Other potential fair housing barriers worth noting include: rising insurance rates (in some cases tied to specific houses), increasing level of predatory lending, and the level of funding for infrastructure in older neighborhoods.

Other barriers and additional information about barriers to affordable housing in Lincoln may be found in Chapter 9 of the Affordable Housing Needs Analysis (AHNA). Other barriers are identified in the AHNA in Chapter 9 by one or more stakeholders, but may or may not be actual barriers.

2. To be provided.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

1) Determining the need for facilities and services for homeless persons

The City of Lincoln uses various tools to determine the nature and extent of homelessness in the community. Central to these efforts are annual "Point-in-Time" counts, and a homeless services and shelter needs analysis that occurs as part of Lincoln's Supportive Housing Program grant application for HUD, which is completed each spring.

Lincoln's most recent "Point-in-Time" count was conducted on January 26th, 2005. The count indicated that there are 1,455 homeless persons in the Lincoln area, including 558 families with children, and 897 individuals. The chronic homeless population was identified as 158 individuals.

Reviewing the data from the "Point-in-Time" count, and performing a needs assessment based on other survey data and waiting list information, resulted in the identification of the following needs:

Individuals – Facility Needs

Emergency Shelters:	130 bed gap
Transitional Shelters:	270 bed gap
Permanent Supportive Housing:	100 bed gap

The number of individuals counted "on the street" has increased by 39 percent from the 2004 count. In addition, demand for individual transitional shelter beds that include supportive services are at an all time high, with waiting lists running from three to six months.

2) Determining the need for facilities for homeless families with children, both sheltered and unsheltered

Families – Facility Needs

Emergency Shelters:	50 bed gap
Transitional Shelters:	100 bed gap
Permanent Supportive Housing:	25 bed gap

The number of unsheltered families with children is up 56 percent compared to the data from 2004. In addition, the number of youth accessing services is up 28 percent.

3) Homeless subpopulations

See "Lincoln's Homeless Population and Subpopulation Chart".

See Year 1: Homelessness: "Point-in-Time" count
Number to be provided

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers,

homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

1. Lincoln's homeless and homeless prevention priorities

Emergency Shelter Housing & Supportive Services

Sustain the availability of emergency housing and maintain support services for homeless individuals and families.

Transitional Housing & Supportive Services

Maintain the availability of transitional housing and maintain support services for homeless individuals and families.

2. Information to be provided upon completion of the SHP application in May.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Homeless Inventory (91.210 (c))

See Year 1: Homeless SHP Application
2005 Continuum of Care Housing Activity Chart
Pg XX

See "Lincoln's Emergency Shelter Inventory Chart" in the Strategic Plan Additional Files folder.

See "Lincoln's Transitional Housing Inventory Chart" in the Strategic Plan Additional Files folder.

See "Lincoln's Permanent Supportive Housing Inventory Chart" in the Strategic Plan Additional Files folder.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

1. Homelessness - The City of Lincoln's Urban Development Department serves as the lead entity for the Continuum of Care (CoC), which is the organization that has been developed to provide a system to address homelessness and the priority needs of homeless persons and families. The CoC is comprised of more than two dozen homeless service providers, as well as representatives from local businesses, the Lincoln City Council, the Lincoln Police Department, the State Health and Human Services Department, and the

faith-based community. Urban Development staff work with the CoC co-chairs to set monthly agendas and assist in facilitating meetings. Urban Development also provides assistance in recording meeting minutes, tabulating "Point-in-Time" count information, and distributing Peer Support Survey information. Participation from the Urban Development Department assures integration of the CoC into the City's Consolidated Plan. The CoC benefits from the strong working relationships that exist between the Urban Development Department and all member agencies.

The CoC meets monthly to assess the adequacy of current services in the continuum, to coordinate community-wide efforts to serve special needs populations, to identify service gaps, to prioritize needs, and to create strategies to leverage resources in the community. The CoC recognizes the importance of being pro-active in educating and informing Lincoln about its homeless population situation and being future oriented in planning efforts. In addition, the CoC provides technical assistance to provider agencies to develop project proposals for the consolidated application process, and ranks these proposals based upon community gaps and needs.

To allow for a comprehensive planning process and to demonstrate that one, well-coordinated process is in place, the CoC gathers information from a number of collaborative sources, and partners with a variety of community coalitions and groups.

It is important to note that homeless persons contribute insight and opinions to the CoC, as meetings routinely feature input and information from homeless individuals.

Emergency Shelter, Transitional Housing, & Supportive Services Strategies

- Goal 1:** Sustain and improve services at all levels of Lincoln's Continuum of Care for homeless families and individuals.
- Goal 2:** Strengthen and/or establish mechanisms, procedures, and institutions that improve and maintain the efficiency of service provision to homeless and near homeless populations.
- Goal 3:** Increase public awareness and understanding of homelessness.
- Goal 4:** Participation and completion of the human services planning and needs assessment through the Community Services Initiative.

2. Chronic homelessness - In 2003, Lincoln's CoC began the process of assessing, planning, and developing Goals and Action Steps created to end chronic homelessness. This plan included action steps in three basic categories: Data, Prevention, and Optimizing The Current Delivery System. During 2004, Lincoln continued to build and refine a community strategy to end chronic homelessness through the efforts of the Ending Chronic Homelessness Task Force, which is currently working on a community plan to be published by the end of 2005. The planning efforts by the Lincoln CoC closely mirrors the statewide planning which has been conducted by the Nebraska Commission on Housing and Homelessness.

See Year 1: Homeless Supportive Housing Program (SHP) Application, pg XX

Chronic Homeless Strategies

- Goal 1:** Implement Homeless Management Information System (HMIS) at Emergency Shelters.
- Goal 1 (B):** Establish accurate baseline for Chronic Homeless Count.
- Goal 2:** Assist funding support to those agencies who serve the chronically homeless.
- Goal 3 :** Expand addiction and dual diagnosis services to the chronically homeless.
- Goal 4:** Increase affordable housing stock, including at least 60 units of permanent supportive housing over the coming decade for people.
- Goal 5:** Increase additional Permanent Supportive Housing Beds.
- Goal 6:** Reduce number of chronically homeless by 10% each year through 2012.
- Goal 7:** End practice of discharging people into homelessness from mental health hospitals and criminal justice facilities.
- Goal 8:** Maximize access to mainstream resources.

3. Information to be provided.

4. Information to be provided.

5. Information to be provided.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

The Urban Development Department does not receive Emergency Shelter Grants (ESG).

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services

and economic development.

2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

1. Priority non-housing community development needs include the following:
 - Improved safety in neighborhoods
 - Improve general neighborhood conditions
 - Investment in parks in the LMI
 - Replace deteriorating infrastructure
 - Resolve land use conflicts
 - Need for a coordinated social service delivery system
 - Facility improvements for social service provider buildings
 - Support for neighborhood associations
 - Construction of Antelope Valley projects
 - Commercial redevelopment and improvements to commercial buildings in LMI neighborhoods.
 - Full-time quality jobs available to low- and moderate-income people
2. Needs were identified by a comprehensive analysis of all data collected including: information gained from the public involvement process, census data trend analysis of key indicators, interviews with various community organizations and agencies, and information gained from working on the Community Development Table in the Needs.xls workbook. All of the needs identified through this analysis were discussed by the Community Development Task Force Community Revitalization Committee. The Committee determined that all the needs are a high priority and should be addressed in the Strategic Plan.

3. The primary obstacle is lack of funds. The City of Lincoln is facing a particularly difficult budget year. This, combined with the cut in CDBG this year and potential elimination of CDBG as proposed in the President's FY06 budget, has created an environment of uncertainty. Funds available for the first year of the Strategic Plan, FY 05, have already caused non-housing community development activities to be drastically curtailed.

4. Introduction

Neighborhood revitalization, in broad terms, encompasses all three of the major statutory goals set forth in Title I of the Housing and Community Development Act of 1974: providing decent housing, providing a suitable living environment, and expanding economic opportunities. Neighborhood revitalization covers a wide range of activities all intended to improve the livability or the "quality of life" in our neighborhoods, therefore, it is a goal which encompasses almost all of the activities outlined in this plan, including housing improvements, social service delivery, and economic development. This section, however, focuses on non-housing related improvements and changes that improve the physical environment and livability of the city's neighborhoods. As such, this section of the Strategic Plan will first identify issues then includes goals and strategies to address the issues.

The Issues

In preparation of the 2000-2003 Consolidated Plan, neighborhood revitalization issues were identified through partnerships established with neighborhood associations, non-profits, business associations and the Problem Resolution Team (PRT) and Focus Area Concept Teams (FACT). In preparing the current Strategic Plan, these partnerships have continued, new partnerships were formed over the last four years and assisted in identifying issues for this plan. Also of great assistance in identifying issues important to neighborhood revitalization was the public process that Urban Development conducted in preparation for this report. Each of the following issues is considered but one part of the whole that makes an above average quality of life standard important to all Lincoln residents. Each issue is listed and described below.

1. Safety;
2. Emphasis in Focus/Target Areas and Neighborhood Conditions;
3. Parks;
4. Deteriorating Infrastructure; and
5. Land Use Conflicts

Safety. Written and oral data collected resoundingly identified the importance of more street and alley lighting. This priority issue was also identified by adults and children at a community-wide meeting that stressed the need for better lighting in their neighborhoods, especially alleys. Community Development Task Force members added that a contributing factor to unsafe areas is overgrown brush and shrubs. Some Neighborhood Associations made special efforts to cut back trees, shrubs, and volunteer vegetation in certain areas of the neighborhood where unsafe conditions are present.

Strategy 1. Work with Lincoln Electric System (LES) to identify lighting needs in LMI areas.

Strategy 2. Support and assist Low/Moderate Income (LMI) neighborhood groups to complete annual clean-up of overgrown shrubs, trees, and bushes that pose safety problems.

Strategy 3. Continue our support of the "Free to Gro" team that addresses safety issues in certain LMI areas.

Focus/Target Areas and Neighborhood Condition. A successful program of the Urban Development Department is our Focus/Target Area program. This program was recognized by residents and identified as important to the quality of life standard they expect. In reality, most Quality of Life issues could at one time or another fall within the Focus Area umbrella. Since 1993, the Urban Development Department has been concentrating its limited resources in small areas of Lincoln's older neighborhoods.

The goal of this effort is to achieve a visible change in the short term that will encourage private dollars and enhance the physical environment. A team of City representatives from various departments meet with neighborhood representatives in outlining the goals and strategies of this plan. Over the last several years, Urban Development has worked with several neighborhoods to develop Focus Area plans and have begun project implementation with very positive results. We will continue our work in these neighborhoods using the Focus Area plans as a guide for the betterment of general neighborhood conditions.

Strategy 1. Implement public improvement projects identified in Focus Area plans for designated neighborhood revitalization areas located in LMI neighborhoods.

Strategy 2. Continue our work in identifying new focus areas then work with neighborhood associations to develop Focus Area plans.

Strategy 3. Support creation of an ordinance prohibiting couches on porches.

Strategy 4. Support efforts to make garbage collection mandatory.

Strategy 5. Continue efforts to report housing code violations.

Strategy 6. Monitor the effects of new student housing on the LMI neighborhoods.

Parks. The Urban Development Department and Parks and Recreation Department have an excellent working relationship dedicated to providing above average and safe recreational environments for Lincoln residents. Parks play multiple roles in our community. They provide formal and informal gathering places, protect natural resources, and provide recreational opportunities and trails to name just a few. Lincoln is proud of its extensive trail system that provides recreational opportunities and also serves commuter bicyclists. Not surprisingly, data collected indicated that to many people, parks are the best places to gather. The Parks and Recreation Department has identified 28 future park projects in the LMI area.

Strategy 1. Urban Development staff will work with neighborhood organizations and other City departments, particularly Parks and Recreation, to review proposed development and improvements of public park areas to ensure such facilities are developed and improved in manners that promote and protect neighborhood character.

Strategy 2. Implement a funded program to assist park improvements in LMI neighborhoods.

Deteriorating Infrastructure. Infrastructure in the City's older neighborhoods is not only deteriorating because of increased density, but also due simply to the age of systems. The issue then becomes the cost for repair, maintenance, and eventually replacement, of these facilities. One of the biggest issues facing Lincoln is growth on the fringe and the need for infrastructure (streets, sewers, water, schools, parks, and libraries) in these new growth areas. Yet because of the limited funds available for capital improvements, there needs to be a balance between maintenance and replacement of aging infrastructure in the core of the City, and growth on the edge. The physical condition of infrastructure affects not only the quality of life in older neighborhoods, but the private actions of individuals reinvesting, or rather, lack of reinvesting, in these areas, i.e., "the City isn't reinvesting in the neighborhood, why should I?"

Strategy 1. Work with the City Public Works Department to ensure infrastructure improvements are made as they are needed in the LMI neighborhoods (core of the City).

Land Use Conflicts. Land use conflicts are numerous in the City's older neighborhoods. Commercial uses that were grandfathered in when the City's zoning ordinance changed, are located in residential areas. Added to that are the deteriorating conditions of many of these businesses, and no screening requirements, resulting in a serious blighting influence in older neighborhoods. Conflicts are created when multiple units are built, or existing single family homes are converted to multiple units. Land use conflicts are also an issue in areas with B-3 zoning. This zoning district was created specifically to permit older neighborhood commercial districts. Screening requirements are virtually non-existent yet businesses frequently abut residential areas. The result has been not only a decline in the commercial districts, but also in the adjacent neighborhoods.

The predominance of flood plains in the core of the City creates an especially difficult environment for development and redevelopment. Salt Creek, Antelope Valley, and Dead Man's Run all affect redevelopment opportunities in older neighborhoods. Development costs are higher because of the cost for fill. New development built up out of the flood plain often is not in keeping with the scale of existing development and destroys the character of the neighborhood. Building in the flood plain also negatively impacts existing homes and businesses due to increased run-off. This is an issue not only when the development occurs in the neighborhoods, but also because of new development upstream that causes increased run-off down stream where older neighborhoods are in the flood plain.

Many of Lincoln's neighborhoods are plagued with problems created by unplanned high density. Over the years, changes in zoning resulted in allowing single family homes to be replaced with slip-in apartment buildings or the conversion of single family homes to multiple dwelling units. The result has been an unplanned increase in density that has created a host of problems:

- Parking - lack of on-site parking has resulted in streets literally lined with cars making it difficult for City buses, as well as, emergency vehicles to maneuver along residential streets, street cleaners and snow plows cannot clean streets,

and an overall shortage of parking.

- Crime and security - more targets for crime in a condensed area and a larger victim pool has been created, in addition to overcrowding conditions that breed crime. In conjunction with the overall deterioration of these areas, the result has been increased crime.
- Inadequate infrastructure - particularly sewer and water systems that were built to accommodate single family homes. The increased density taxes these systems and is inadequate for the existing, unplanned, increased density. Yet because density increases are incremental, one multiple unit here and there, there is no way to know when these systems will reach their breaking point. Other infrastructure issues are created by more people and cars using residential streets and sidewalks. The sheer increase in population density creates greater use of these facilities which in turn creates increased, and again, unplanned maintenance costs.

In the spring of 2000, 14 older neighborhoods created a coalition to address the cause of unplanned, increased density. They proposed a change to the City's zoning ordinance called the Neighborhood Character Preservation Initiative.

There are three major components to the initiative: 1) increasing open space requirements for new residential construction; 2) elimination of the large lot bonus (the zoning code had encouraged developers to buy up single lots to assemble "superlots." The zoning rewarded the developers of these large lots by allowing a higher density apartment to be built than would normally be allowed on separate lots totaling the same size); 3) Neighborhood Design Standards (encourages rehabilitation of existing houses while allowing new construction that is compatible with the surrounding existing residential buildings. The standards prohibit slip-in apartments by requiring windows and entrances be oriented towards the street, require height and rooflines consistent with those in the neighborhood, and require parking in the rear).

The Lincoln Lancaster Planning Commission and the Lincoln City Council both unanimously approved the Neighborhood Character Preservation Initiative. While some individuals felt it didn't go far enough, i.e., it did not correct existing problems, it does stop future density from continuing at the same rate as today and ensures compatible redevelopment. Since 2000, the Neighborhood Design Standards have been expanded to include all zoning districts. In addition, approved in late 2004, the design standards were amended to clarify and to modify provisions relating to porches, principal facades, garages, driveways, and other standards.

Strategy 1. Support strategies for flood plain management of Salt Creek, Antelope Valley, and Dead Man's Run.

Strategy 2. Explore options to address parking concerns in the LMI neighborhoods.

Strategy 3. Support revisions to commercial zoning districts in LMI neighborhoods (typically B-1 & B-3) that promote and protect neighborhood character, specifically screening, lighting, signage, set backs, noise, and permitted uses.

Strategy 4. Support a commercial quality of life ordinance.

Strategy 5. Explore incentives to reducing residential density in older neighborhoods, including tax incentives to de-convert multiple unit dwellings and increase homeownership and private investment.

Economic Development - Business Development: Increase the number of new private sector jobs that are: 1) quality full-time permanent positions and 2) are available to low- and moderate-income persons.

Strategy 1: Provide direct financial assistance to "primary employers" that will create and/or retain quality jobs which pay a living wage for low- and moderate-income residents.

Strategy 2: Increase the City's overall economic development capacity by working with partnering agencies and organizations.

Strategy 3: Provide direct financial assistance and technical assistance to micro-enterprises and other small businesses created by low- and moderate-income entrepreneurs.

Economic Development - Commercial Redevelopment: Strengthen and maintain the viability of the City's core neighborhoods through the enhancement and redevelopment of commercial areas located in low- to moderate-income and/or blighted areas.

Strategy 1: Provide construction financing and design assistance for the rehabilitation of older commercial buildings located in blighted areas.

Strategy 2: Provide financial and technical assistance to retail and service businesses located in low- and moderate-income neighborhoods which will provide needed goods and services to neighborhood residents.

Economic Development - Workforce Development: Connect unemployed and underemployed low- and moderate-income persons with the labor force demands of the private sector.

Strategy 1: Increase job readiness and employability of low- and moderate-income persons, including youth.

Community Services

To address community service needs, the City of Lincoln and Lancaster County Human Services Department have begun a new process called the Community Services Initiative (CSI). CSI is a community-wide planning effort designed to identify emerging issues and critical needs in the local health and human services delivery system. CSI is comprised of four primary coalitions: Family Violence, Behavioral Health, Early Childhood/Youth Development, and Basic and Emergency Needs/Self-Sufficiency. In addition, CSI draws upon existing and on-going housing analysis on health issues and concerns provided by the Urban Development Department and analysis on health issues and concerns provided by the City-County Health Department and "Healthy People 2010" Project.

Urban Development will meet community service goals by leading the CSI Basic and Emergency Needs/Self-Sufficiency coalition.

Community Service Priorities:

- Obtain additional funding to help meet basic and emergency needs and self-sufficiency goals.
- Provide a forum for basic and emergency needs and self-sufficiency providers.
- Coordinate efforts to meet basic and emergency needs, which in turn will improve efforts to assist individuals and families in reaching self-sufficiency.
- Develop a common vision that allows agencies and funders to assess issues from a broader community-wide level.
- Develop a social services and funding plan for basic and emergency needs and self-sufficiency that can serve as a guide for agencies and funders.
- Work together with other coalitions to provide an overall social marketing plan.

Community Facilities

If funding can be acquired, the Community Facilities program will be adjusted to increase the amount of funds that can be requested. Significant facility improvements are expensive. The goal will be to provide grants that can provide or assist substantial and meaningful facility improvement projects.

Community Facilities Priorities:

If funding can be acquired, increase the amount of funds available for individual facility improvement projects.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

1. Lincoln Action Program (LAP) is non-profit agency that has often been a leader in reducing poverty by working with families in moving them towards self-sufficiency. Using a self-sufficiency assessment tool called FAT, Family Assessment Tool, family strengths are assessed and, using case management, families are helped in getting what they need to achieve self-sufficiency. They might receive assistance in areas such as housing, employment, education, nutrition, etc.

The approach is based on Maslow's Hierarchy of Needs coupled with assessing a family's strengths in the areas of employment, health linkages, education, housing, nutrition, emergency assistance, income, and self-sufficiency.

In working with these families, LAP has established a mechanism to meet basic and emergency needs in the short-term and engage families in a longer-term process to help them meet self-sufficiency.

Other agencies provide case management but it is targeted at special populations such as people with developmental disabilities or illness or people with substance abuse problems. Examples of such agencies are, St. Monica's, Fresh Start, Catholic Social Services, Cedar's Youth Services, CenterPointe, and Vocational Rehabilitation.

Another anti-poverty strategy is the Community Services Initiative (CSI) The City of Lincoln and Lancaster County Human Services Department has begun a new process called the Community Services Initiative. The overall purpose of CSI is to give the community direction in human services; to see how CSI work impacts the City of Lincoln and Lancaster County; and to ensure ongoing funding needs. Specifically, five broad goals have been identified:

1. To identify the emerging issues and critical needs in the Health and Human Services delivery system based on accurate data.
2. To develop plans to address those issues.
3. To recognize where Lincoln is compared to our economic sister cities.
4. To anticipate where we might be three years from today in our Health and Human Services system.
5. To share our knowledge and intentions with funders, consumers, and the general public at large.

To meet these goals, CSI is administered by the Human Services Federation, a consortium of health and human services agencies in Lincoln and Lancaster County, who is working with CSI Implementation Coalitions specializing in four areas: family violence, behavioral health, early child and youth development, and basic and emergency needs/self-sufficiency. Urban Development staff are leading the Basic and Emergency Needs/Self-Sufficiency coalition. This process involves several goals, primarily to:

1. Obtain additional funding to help meet basic and emergency needs and self-sufficiency goals.
2. Provide a forum for basic and emergency needs and self-sufficiency providers.
3. Coordinate efforts to meet basic and emergency needs, which in turn will improve efforts to assist individuals and families in reaching self-sufficiency.
4. Develop a common vision that allows agencies and funders to assess issues from a broader community-wide level.
5. Develop a social services and funding plan for basic and emergency needs and self-sufficiency that can serve as a guide for agencies and funders.
6. Work together with other coalitions to provide an overall social marketing plan.
7. Serve as advocates for educating the public and helping to shape effective policy relating to basic and emergency needs and self-sufficiency.

The first step is completion of a Plan that will include an inventory of existing services and a gaps analysis. Strategies will then be developed to fill the gaps.

2. The extent to which it reduces or assists in reducing the number of poverty level families is difficult to quantify. Documentation exists on the success of the LAPs efforts as evident in reports from independent evaluators but as the population of Lincoln continues to grow, so does the number of people who need assistance.

CSI began in January 2005 so it is too soon to see significant impacts. However, CSI

is intended to have a significant impact on reducing the number of poverty level families by developing a comprehensive and coordinated social service delivery approach.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. To be provided.
2. To be provided.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their

families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. Elderly Housing

A total of 4,570 rental units are needed that support households with householders age 62 and older. Of these rental units, 3,478 units are needed by low-income, elderly households.

Because almost 39 percent of persons 65 and older have some type of disability (i.e., physical, mental, sensory, self-care) and five percent of persons 65 and older with a disability are institutionalized, an estimated 1,550 total rental units (1,180 low-income units) should have some type of supportive services for elderly persons with disabilities (i.e., transportation, individualized care). (This figure does not include services for elderly persons with disabilities who were not in one- or two-person family households in 2000, such as those living with extended families or in group care facilities.) However, the number of total rental units needing these services could be high or low due to lack of information about householders with disabilities and the proportion of elderly renters who are disabled compared to homeowners. Stakeholders have suggested that a higher proportion of elderly disabled householders may be renters than homeowners.

Approximately 16 percent of Lincoln's non-institutionalized elderly population were estimated to be chronically disabled in 2000, 12 percent needed in-home human assistance with daily living, and three percent used a mobility device (based upon national Department of Health and Human Services statistics). Therefore, an estimated 550 rental units (400 low-income units) needed more extensive, daily supportive services (i.e., assisted living), in addition to the need for 1,200 beds in an institutionalized setting for frail elderly persons with a disability in 2000.

A total of 12,009 owner units are needed that meet the needs of households with householders age 62 and older. Of these owner units, 5,306 units are needed by low-income elderly households.

Additionally, because almost 39 percent of persons 65 and older have some type of disability (i.e., physical, mental, sensory, self-care), approximately 4,684 total owner units (2,069 low-income units) should have had some type of supportive services for persons with disabilities (i.e., transportation, individualized care). Additionally, an

estimated 2,486 owner units (1,098 low-income units) needed more extensive, daily supportive services (i.e., assisted living) for frail elderly persons with a chronic disability.

The Lincoln Housing Authority (LHA) waiting list showed over 450 elderly families waiting for public housing and tenant-based rental assistance.

Gaps in Elderly Housing

Over half of all low-income, elderly, renter households or a total of 1,663 were cost overburdened in 2000. This group is more likely than small-family or large-family households to be cost overburdened. However, they are less likely to experience overcrowding or other housing problems.

The need for rental housing assistance by the elderly fluctuates each year. The Lincoln Housing Authority (LHA) waiting list showed over 450 elderly families waiting for public housing and tenant-based rental assistance in 2003 and over 190 in 2004.

Because most elderly households do not choose to become homeowners late in life, if they were not homeowners already, the gap in elderly owner housing may be very low. In actuality the gap may be negative. Over half of the extremely low-income, cost overburdened owner households, or a total of 439, were elderly households in 2000. An additional 489 very low-income, elderly households and 368 other low-income, elderly households were also cost overburdened. These households may need to be added to the gap in elderly rental housing. If these households could be relocated to affordable rental housing, this could ease and housing problems and add 1,296 units (if they are safe and sound) to the affordable housing market for families. There are an additional 4,010 units owned by elderly households with incomes less than 80 percent.

Housing for Other Persons with a Disability

In addition to the rental units needed for persons 65 and older with a disability, an estimated 850 rental units are needed by households with a person age 18 to 64 with a disability. This estimation, however, assumes that persons with a disability are as likely to be renters as the general population. If persons with a disability are more likely to be renters, because they are more likely to be low-income, then the need for rental housing with supportive services will be higher. While approximately two-thirds of *all* rental units need to be affordable to those with low incomes, because persons with a disability are more likely to be low-income, a greater portion of these 850 units should be affordable to those with low incomes.

The Lincoln Housing Authority (LHA) waiting list showed over 325 families with persons with disabilities waiting for public housing and tenant-based rental assistance.

On average, Assistive Technology Partnership and the League of Human Dignity receive approximately 75 requests (about half of which they can assist) for home modifications (including interior and exterior, rental and owner-occupied) for persons of all ages in the City of Lincoln.

The State of Nebraska, "Statewide Consumer Housing Needs Study for Extremely Low-Income Persons with a Serious Mental Illness" estimates that the City of Lincoln has a need for 593 additional units for persons 19 and older with a serious mental illness (SMI).

Barrier-free homes are important to persons who rely on mobility devices, wheelchairs and walkers in particular. There is not a reliable source of local data on the need for barrier-free households. However, based on national data, we can estimate a need for at least 500 barrier-free rental units, and another 450 modified units for persons with limited mobility, in 2000.

An estimated 1,012 owner units are needed by households with a person age 18 to 64 with a chronic disability.

In 2000, an estimated 700 units needed to be barrier-free, with another 800 units for persons with limited mobility.

Gaps in Housing for Persons with a Disability

The Lincoln Housing Authority (LHA) waiting list showed over 325 families with persons with disabilities waiting for public housing and tenant-based rental assistance in 2003 and over 350 in 2004.

On average, Assistive Technology Partnership and the League of Human Dignity receive approximately 75 requests (about half of which they can assist) for home modifications (including interior and exterior, rental and owner-occupied) for persons of all ages in the City of Lincoln. Households can apply for additional modifications to the same house year after year.

There is no one source of data on the number of owner-occupied units that have been modified or built for persons with disabilities. Additionally, because the modifications are often dependent upon the level of disability and type of disability, there will likely always be a gap in this type of housing. However, we are encouraged that more architects and builders are aware of universal design and building houses that are more adaptable.

Housing for Other Persons with a Severe Mental Illness

According to the Hanna Keelan "Statewide Consumer Housing Needs Study for Extremely Low Income Persons with a Serious Mental Illness" (SMI), there is a need for creating 593 additional units for persons 19 years of age and older with an SMI by the year 2008 in the City of Lincoln. The need was estimated at 31 percent of the current population. There are currently 27 providers serving over 4,100 individuals in an area of the State that includes the City of Lincoln and several rural counties. Affordable, independent, apartment units and transitional housing are the types of units most needed in the area.

2. The highest priority housing needs are among low-income special needs populations, including physically disabled persons, seriously mentally ill persons, and persons with other disabilities (including frail elderly). Extremely low (below 30 percent of median) and very low income (30 to 50 percent of median), elderly renters and extremely low income owners are also high priority households. Those households that fall under medium priority, include other low income elderly renters (between 50 and 80 percent of median) and elderly owners who are very low- and low-income.

3. The basis for assigning the priority given to each category of priority needs was information provided in the Affordable Housing Needs Analysis.

4. Obstacles: Because all of the special needs, households tend to need supportive services to find and/or remain in affordable housing, these are the most challenging households to serve as well. One of the greatest challenges will be finding additional funds to allow the City and its partners to provide these supportive services.

Lincoln Housing Authority will continue to serve those extremely low-income and very low-income households, with priorities for special needs populations, families, and the elderly, as federal funds for rental housing assistance remain available. Cuts in assistance will be a difficult barrier to overcome, and will mean additional wait times for special needs populations and no housing for others. Another barrier to meeting these high priority, rental housing needs will be maintaining the infrastructure that supports these households. The Urban Development Department has allocated funds toward the preservation of extremely and very low-income rental units. The City will also rely on internal (i.e. Urban Development and Lincoln Housing Authority) and external (i.e., Urban Development and the League of Human Dignity for the barrier removal program) partnerships to meet these challenges where appropriate.

Some of the greatest barriers include social and cultural barriers in reaching markets that tend not to seek assistance, including black and Vietnamese householders. Other barriers include household income, basic financial skills and knowledge about home ownership, rising housing prices, NIMBY attitudes, lack of quality affordable housing for homeownership, and regulations (both local and federal) that limit the supply of affordable housing or the ability to subsidize housing. (These barriers are discussed further under 91.210(e) and 91.215(f).)

5. To be provided.

6. To be provided.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing

stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

The Urban Development Department does not receive HOPWA funds.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

The Urban Development Department does not receive HOPWA funds.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Neighborhood Associations: It is the City's policy to work with neighborhood associations as the primary means to carry out work in neighborhoods. For example, to become a Focus Area, there must be a neighborhood association in the area. Because neighborhood associations are so important in carrying out neighborhood revitalization strategies, it is in the City's interest to support and build capacity within them. Therefore, the following strategies have been identified:

Strategy 1: Provide opportunities for leadership training to enable and encourage neighborhood residents to assume a greater role in building their neighborhood, impacting public policy, and becoming involved in the entire community.

Strategy 2: Continue support for the Mayor's Neighborhood Roundtable through staffing.

Antelope Valley: The Antelope Valley area of Lincoln includes an important part of Lincoln's traditional center. In spite of its key location, the area has not witnessed the same level of economic investment and reinvestment as other parts of Lincoln. Major signs of blight and substandard conditions have surfaced. Antelope Valley Projects are based on the need for investment now to protect and enhance Lincoln's core, avoiding vastly more expensive "fixes" that would be needed later. To address the problems and to help spur redevelopment, the City of Lincoln, the University of Nebraska-Lincoln (UNL) and the Lower Platte South Natural Resources District came together and approved the Antelope Valley Projects. The projects have three purposes: flood control, transportation improvements, and community revitalization. Urban Development was responsible for completing a Redevelopment Plan, adopted by the City Council in November, 2004. The Plan identifies revitalization projects in the Antelope Valley neighborhoods and in the area referred to as East Downtown. Project implementation is underway and is anticipated to continue throughout this planning period and beyond and will be a significant activity in the coming years.

Commercial Redevelopment and Improvements: Commercial areas are an important investment in the economic health and quality of life for neighborhoods and the City as a whole. Long term revitalization establishes capable businesses that provide tax revenues for the community. Healthy commercial districts also protect property values in surrounding residential neighborhoods.

Strategy 1: Determine priority reinvestment areas and improvement strategies for those areas, which may include redevelopment opportunities and streetscape projects.

The continued vitality of downtown Lincoln is critical to the health of the entire City. The City's central business district, including the Haymarket area, is the core around which the majority of our older neighborhoods have developed, and the interdependency of these two entities, the downtown and the neighborhoods, cannot be ignored. A deteriorating downtown will only contribute to the further deterioration of surrounding neighborhoods, and visa versa. While investment into Downtown, by both the public and private sector continues, downtown Lincoln still has needs. A Master Plan is currently being developed for downtown, with completion anticipated in 2005. Implementation of projects identified in the Master Plan will continue throughout this Strategic Plan period and beyond.

Measuring Outcomes

Neighborhoods, Inc., in collaboration with the Urban Development Department and with funding from Woods Charitable Fund, Inc. has hired a consulting firm to develop a research model that will identify indicators to measure outcome strategies. We've identified indicators to measure and evaluate outcomes using the Antelope Valley neighborhood as the first demonstration area.